

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: MCDONALD, Gregory, et. al  
Application No. 09/368,045  
Filed: August 3, 1999  
For: SYSTEM AND METHOD FOR AUTOMATED  
BILL PAYMENT SERVICE  
Examiner: Kyle, C.  
Group Art Unit: 2164  
Assistant Commissioner for Patents  
Washington, DC 20231



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D. C. H. m  
8-30-01

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## AMENDMENT AND REMARKS

Sir:

In response to the Office Action mailed May 11, 2001, please amend the above-identified U.S. patent application as follows:

In the Claims:

Please amend the claims as follows:

- Sub 17
1. (Amended) A method of bill payment service for a customer, comprising:  
receiving identification information for the customer by a retail system  
application in response to an automatic prompt of the customer by the retail system  
application;  
automatically verifying the identification information by the retail system  
application and handing off the customer and the identification information to a bill  
payment application;  
receiving a customer selection of one of a touch tone mode and a voice mode of  
communication in response to an automatic prompt by the bill payment application;  
receiving a customer selection of a bill payment option from a group of bill  
payment options consisting of a recurring bill payment option, an add or change payee
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